

April 5, 2006

Martin J. Gruenberg, Acting Chairman
FDIC Board of Directors

Dear Mr. Gruenberg,

I would like to urge you to attend the hearings and oppose the Bank of Wal Mart. This is a very serious issue that will eventually affect millions of people. Already, Wal Mart has used their concentrated power to run small businesses out and take money out of local economies. By allowing them to open banks, this would open the door for them to refuse small business loans and pull even more money out of local economies. Please support small banks and businesses and help keep our small, local economies strong. Thank you for your time.

Sincerely,

Elizabeth Ransford